Manitoba
Credit

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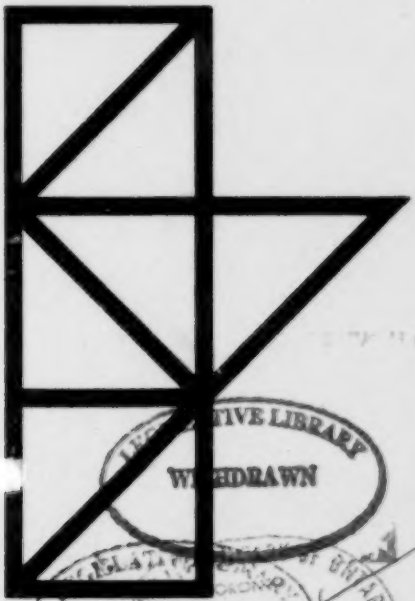

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Department of Co operative Development

REPORT
1972

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Hon. Samuel Uskiw
Minister of Co-operative Development

Department of Co-operative Development

REPORT
1972

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491 Portage Avenue
Winnipeg R3B 2E7

The Honourable Samuel Uskiw,
Minister of Co-operative Development,
Province of Manitoba.

Sir:

I hereby submit a report on the activities of Credit Unions in the Province of Manitoba for the year ending December 31, 1972.

The information assembled in this report was supplied by Credit Unions reporting to the Department of Co-operative Development.

Respectfully submitted,

M. A. Gauthier,
Deputy Minister.

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Balance Sheet: Assets

as at December 31st, 1972

Loans to members		
Secured by real-estate mortgage:		
Dwellings	$ 68,028,613	
Farm	12,384,156	
Commercial	12,280,820	
Other	5,419,306	
Accrued interest	$ 740,113	
Loans secured other than by real-estate:		
Personal	$ 88,615,786	
Farm	12,953,183	
Commercial	8,891,998	
Other	4,877,083	
Accrued interest	$ 1,105,845	
Lines of Credit:		
Amount advanced	$ 9,237,757	
Accrued interest	44,836	
Total Loans to Members	224,579,496	
Less: Allowance for doubtful accounts	$ (2,694,487)	$ 221,885,009
Cash on hand and Deposit		
On hand	$ 5,286,901	
Central current	12,512,218	
Central deposits (90 days or less)	2,949,517	
Banks	1,649,110	
Other (specify)	250,853	
		$ 22,648,599
Investments		
Central Shares	$ 7,131,913	
Term deposits Central (over 90 days)	21,121,229	
Gov't of Canada and guaranteed bonds	1,921,742	
Provincial, and guaranteed bonds	2,623,976	
Municipal debentures	5,312,648	
Other (specify)	8,397,087	
Accrued interest on investments	766,088	
Total		$ 47,274,683
Less: Investment valuation reserve		
Other assets		
Real-estate for resale		
Prepaid expenses		
Accounts receivable		
Other (specify)		
		$ 1,801,567
Fixed assets		
Land	$ 878,921	
Buildings		
Less: Accumulated depreciation	3,455,437	
Furniture and equipment		
Less: Accumulated depreciation	1,235,917	
Leasehold improvements		
Less: Amortization	120,411	
Other (specify)		$ 5,690,686
Total Assets		$ 299,300,544

Balance Sheet: Liabilities and Reserves

as at December 31st, 1972

Members Savings and Deposits

Savings (ins.) (Less Estate Loans)	$ 143,341,969	
Savings (non-ins.)	57,022,050	
Deposits — chequing	41,488,572	
Deposits — other	2,708,581	
Term deposits	32,686,664	
Unclaimed Accounts	55,534	
Accrued interest on members accounts	24,265	$ 277,327,635

Loans Payable

Central Line of Credit	$ 378,076	
Central	7,936,726	
Banks (Security)	151,000	
Other (specify)	$ 14,950	$ 8,480,752

Accounts Payable and Accruals

Outstanding Primary and Credit Union orders	$ 838,493	
Stabilization Fund	584,660	
Taxes on Income		
Property Taxes		
Other (specify)	$ 604,804	$ 2,027,957

Members Shares

$ 1,045,552

Reserves

General reserve (Deficit)		
Other (specify)		$ 10,418,648

Total Liabilities and Reserves

$ 299,300,544

Cumulative Statement of Operations

as at December 31st, 1972

Revenue

Interest from Member Loans

Real-estate loans	$ 4,225,337	
Loans secured other than by Real-estate	15,362,781	
Lines of Credit	$ 589,853	$20,177,971

Member Services

Chequing services	$ 173,518	
Safety deposit boxes	24,627	
Commission from agency collections	60,820	
Other *	$ 59,484	$ 318,449

Interest From Deposits and Investments

Central current deposits	$ 116,757	
Central shares	305,608	
Central term deposits	1,536,026	
Bonds and debentures	341,657	
Other investments	319,614	
Gain or (loss) on investments	$	$ 2,619,662

Sundry

Rentals-Building	$ 189,267	
Insurance dividends and rebates	254,696	
Other *	87,380	$ 531,343

Total Revenue (A) $23,647,425

Expenditures

Interest and Rebates paid to Members

Savings (ins.)	$6,807,188	
Savings (non-ins.)	4,113,153	
Deposits – chequing	460,666	
Deposits – other	84,462	
Term deposits	2,074,640	
Rebate of interest to members	$ 752,095	$14,292,204

Interest and Financial Charges

Central	$ 566,553	
Central Line of Credit	83,732	
Other	64,045	
Cheque clearing service	$ 207,036	$ 921,366

Member's Security

Loan protection insurance	$1,041,044	
Life savings insurance	689,546	
Stabilization Fund assessment	706,398	
Bonding insurance	$ 65,718	$ 2,502,706

Personnel

Salaries	$3,217,268	
Staff Benefits	$ 226,027	$ 3,443,295

Occupancy

Depreciation	$ 292,861	
Heat, light and water	88,532	
Insurance – building	19,195	
Repairs and maintenance	125,928	
Property taxes	178,631	
Rent – Leaseback	140,384	
Other *	$ 68,992	$ 914,523

Administrative

Advertising and promotion	$ 203,376	
Affiliation dues	153,748	
Inspection and filing fees	43,584	
Audit	54,080	
Annual Meeting	52,831	
Directors' expenses	160,963	
Legal and collection	84,598	
Printing and postage	414,085	
Telephone	55,669	
Travel	51,474	
Miscellaneous	$ 445,552	$ 1,719,960

Allowance for Doubtful Accounts $ 246,321

To Reserves (392,950)

Total Expenses (B) $23,647,425

Assets for last ten years

	Amount	Increase
1963	$ 73,687,429	$ 13,084,393
1964	88,969,257	15,281,828
1965	104,899,769	15,930,512
1966	124,417,601	19,517,832
1967	142,738,607	18,321,006
1968	157,077,311	14,338,704
1969	168,721,384	11,644,073
1970	180,805,645	12,084,261
1971	225,405,466	44,599,821
1972	299,300,544	73,895,078

Savings plus deposits for last ten years

	Amount	Increase
1963	$ 63,835,196	$ 11,003,984
1964	75,185,655	11,650,459
1965	88,650,191	13,164,536
1966	105,811,488	17,161,297
1967	119,432,618	13,621,130
1968	129,172,362	9,739,744
1969	134,949,670	5,777,308
1970	163,190,289	28,240,619
1971	206,349,762	43,159,473
1972	277,247,836	70,898,074

Membership growth in last ten years

	Total membership	Increase
1963	119,017	9,268
1964	132,451	13,434
1965	144,641	12,190
1966	157,745	13,104
1967	168,195	10,450
1968	177,574	9,379
1969	183,987	6,413
1970	187,225	3,238
1971	202,124	14,899
1972	225,950	23,826

Outstanding loans for last ten years

	Loans outstanding	% age of total assets	Increase
1963	$ 60,857,330	83	$ 11,155,729
1964	74,956,643	85	14,099,313
1965	87,068,754	83	12,112,111
1966	101,399,848	81	14,331,094
1967	116,349,954	82	14,950,106
1968	128,540,441	82	12,190,487
1969	139,703,856	83	11,163,415
1970	148,646,201	82	8,942,345
1971	172,990,894	77	24,344,693
1972	224,579,496	75	51,588,602

Credit Unions : classified by total assets
at December 31

		1971	1972
To $	10,000	3	3
	10,001 to $ 30,000	4	6
	30,001 to 50,000	7	5
	50,001 to 75,000	18	11
	75,001 to 100,000	12	11
	100,001 to 300,000	40	31
	300,001 to 500,000	28	24
	500,001 to 1,000,000	36	32
	1,000,001 to 2,000,000	30	36
	2,000,001 to 3,000,000	7	16
Over	3,000,001	18	23
Credit Unions with assets less than $10,000		3	3
Credit Unions with assets less than $50,000		14	14
Credit Unions with assets less than $100,000		44	39
Credit Unions with assets less than $300,000		84	70
Credit Unions with assets more than $300,001		119	131

Credit Unions : classified by membership
at December 31

		1971	1972
To	50 members	3	5
	51 to 100 members	11	12
	101 to 200 members	34	25
	201 to 300 members	18	14
	301 to 400 members	22	19
	401 to 500 members	19	18
	501 to 600 members	6	12
	601 to 800 members	22	16
	801 to 1,000 members	11	15
	1,001 to 1,600 members	26	25
	1,601 to 2,000 members	8	8
	2,001 to 2,500 members	5	8
Over	2,501 members	19	22
Credit Unions having less than 100 members		14	17
Credit Unions having less than 200 members		48	42
Credit Unions having less than 300 members		66	56
Credit Unions having less than 500 members		107	93
Credit Unions having more than 501 members		97	106
Credit Unions having more than 1,000 members		58	63

Classification of Loans for the year 1972

	PURPOSE	NON-MORTGAGE Number	NON-MORTGAGE Amount	MORTGAGE Number	MORTGAGE Amount
1.	Consolidation of debts	11,928	$17,678,643	960	$ 5,391,520
2.	Automobile Purchases and Repairs	14,980	$25,360,134	752	$ 1,559,011
3.	Insurance Premiums	1,210	$ 474,208	15	$ 5,674
4.	To make investments	1,058	$ 2,422,095	84	$ 756,880
5.	Education	1,473	$ 1,119,332	5	$ 1,912
6.	Medical and Dental	685	$ 211,783	5	$ 2,392
7.	Taxes	1,470	$ 829,890	129	$ 93,106
8.	Holidays	3,984	$ 2,088,634	97	$ 125,106
9.	Home Repairs and Renovations, etc.	3,737	$ 4,173,847	334	$ 991,876
10.	Purchase of Real Estate:				
	(a) New Housing	479	$ 2,470,130	1,503	$13,761,714
	(b) Used Housing	1,588	$ 3,711,843	2,408	$19,792,882
	(c) Farm	258	$ 1,096,657	416	$ 4,649,211
	(d) Commercial	94	$ 552,308	297	$ 5,990,874
	(e) Other	123	$ 398,063	376	$ 1,583,668
11.	Purchase of Equipment				
	(a) Household	5,098	$ 3,159,602	93	$ 99,687
	(b) Farm	2,217	$ 5,150,060	66	$ 514,519
	(c) Fishermen	36	$ 23,609	3	$ 37,000
	(d) Commercial	428	$ 2,530,295	48	$ 632,319
	(e) Other	935	$ 1,127,400	34	$ 92,124
12.	Operating Expenses:				
	(a) Household	2,670	$ 1,485,762	12	$ 26,921
	(b) Farm	3,569	$ 6,744,523	65	$ 429,127
	(c) Fishermen	99	$ 270,980	—	—
	(d) Commercial	1,303	$ 7,963,829	62	$ 561,039
	(e) Other	1,264	$ 2,036,218	7	$ 56,241
13.	Other	7,533	$ 5,847,522	138	$ 201,479
	TOTALS	68,219	$98,927,267	7,909	$57,353,282
	Estate Loans	253	$ 678,183	5	$ 31,000

Loan Classification

The following shows the most common purposes for which loans were granted in 1972.

Ordinary (Personal) Loans

(a) By number:—

1) Automobile purchases and repairs
2) Debt consolidation
3) Purchase of household equipment
4) Holidays
5) Home repairs and renovations

(b) By amount:—

1) Automobile purchases and repairs
2) Debt consolidation
3) Commercial operating expenses
4) Farm operating expenses
5) Purchase of farm equipment

Real Estate Mortgage Loans

1) Used housing
2) New housing
3) Commercial property
4) Debt consolidation
5) Farm property

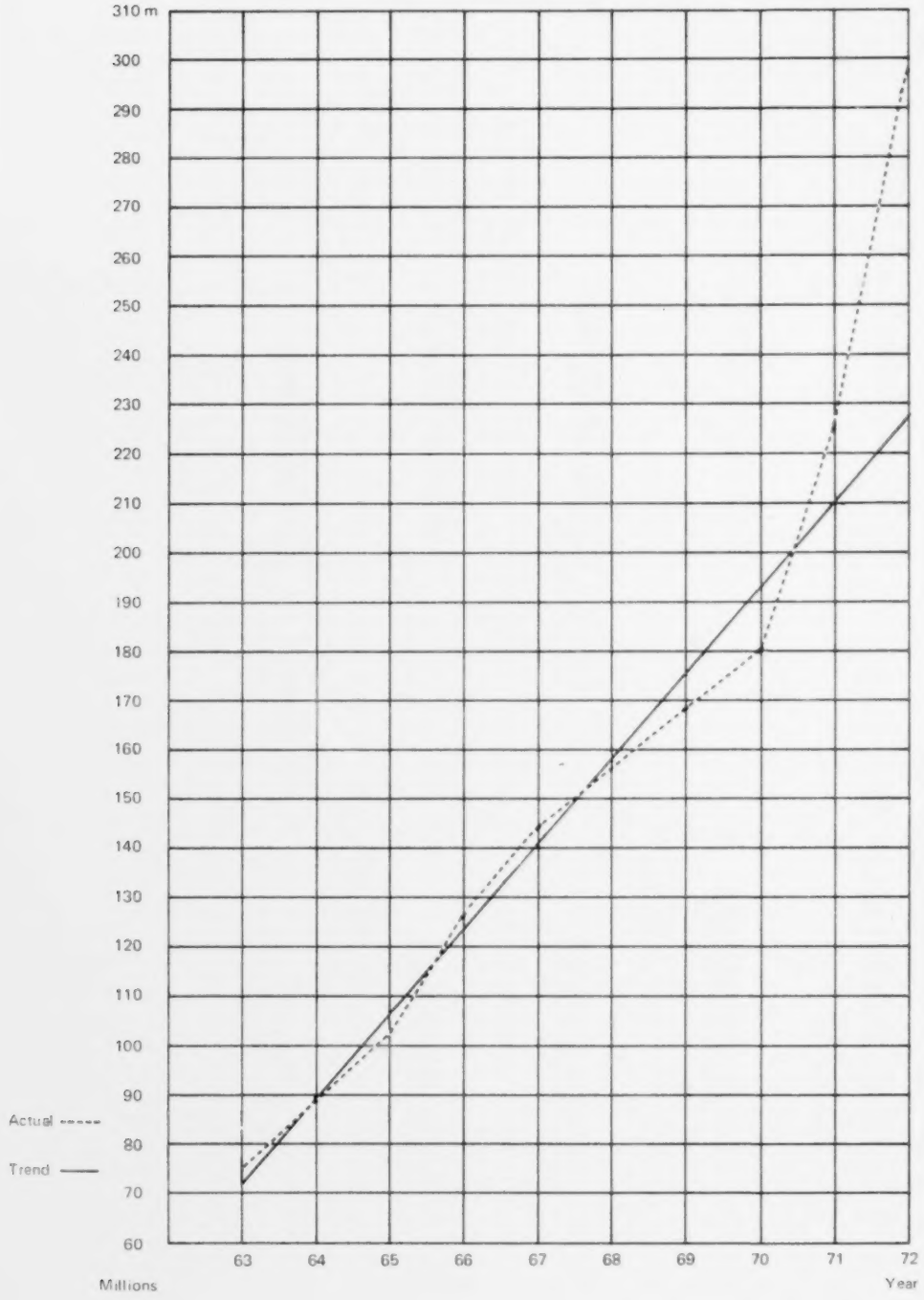
Statistics

	1971	1972
Credit Unions incorporated during year	1	3
Total Credit unions incorporated	351	354
Number of credit unions amalgamated	16	4
Credit unions dissolved during year	1	1
Total credit unions dissolved	147	152
Active credit unions	204	202
Number of members	202,124	225,950
Number of borrowers	66,704	71,960
Loans issued during year	$117,048,015	$ 156,989,832
Loans issued since inception	$981,569,912	$1,138,559,744
Loans written-off during year	$ 263,736	$ 500,495
Loans written-off since inception (net)	$ 2,199,398	$ 2,699,893
Percentage of loans w/off during year	.15%	.32%
Percentage of loans w/off since inception	.22%	.24%
Average members' savings	$ 717.12	$ 886.76
Average members' holdings in savings and deposits	$ 1,025.81	1,227.03
Percentage of savings to assets	64.3%	67.3%
Percentage of loans to assets	76.2%	74.1%
Percentage of Real Estate loans to assets	29.5%	33.0%
Percentage of loans to liabilities	76.2%	74.1%
Percentage of liquid assets	19.9%	23.4%

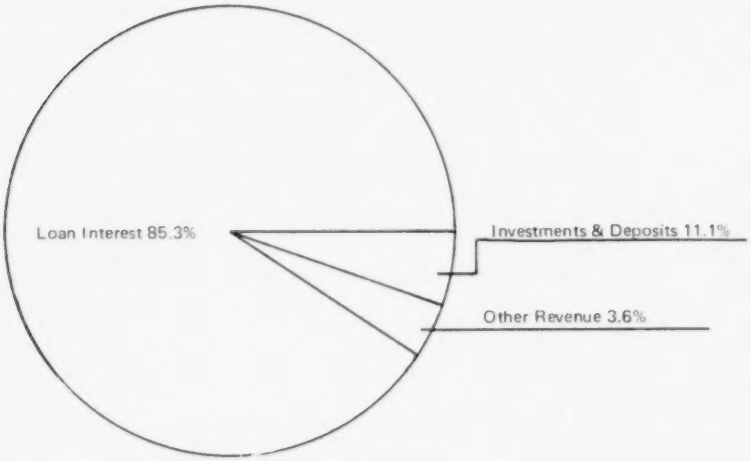
Number of Credit Unions

Active —	Associational		47
—	Occupational		48
—	Community	— Urban	9
		— Rural	98
—	Central		1
Cancelled since inception			151
Total Chartered			354

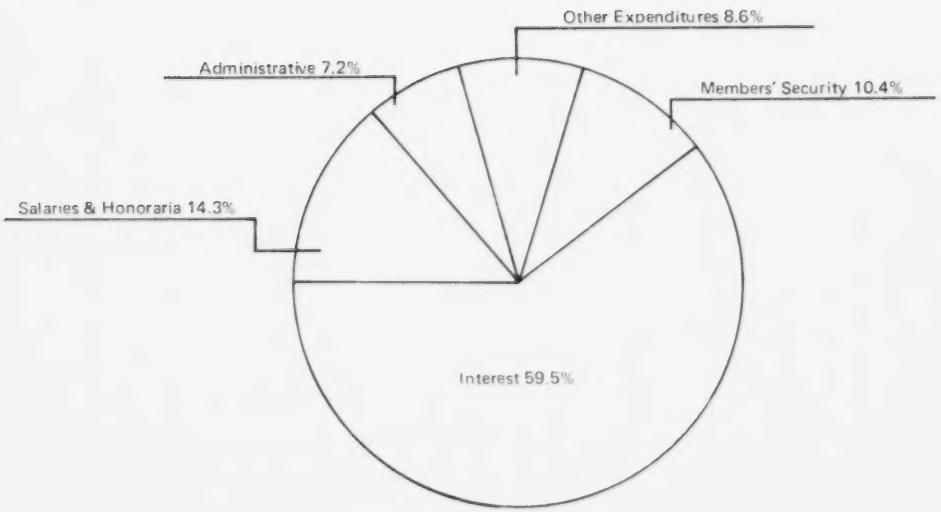
Growth of Assets in Manitoba Credit Unions : from 1963 to 1972



Distribution of Revenue and Expenditures by Account Classification
for Credit Unions in Manitoba, 1972



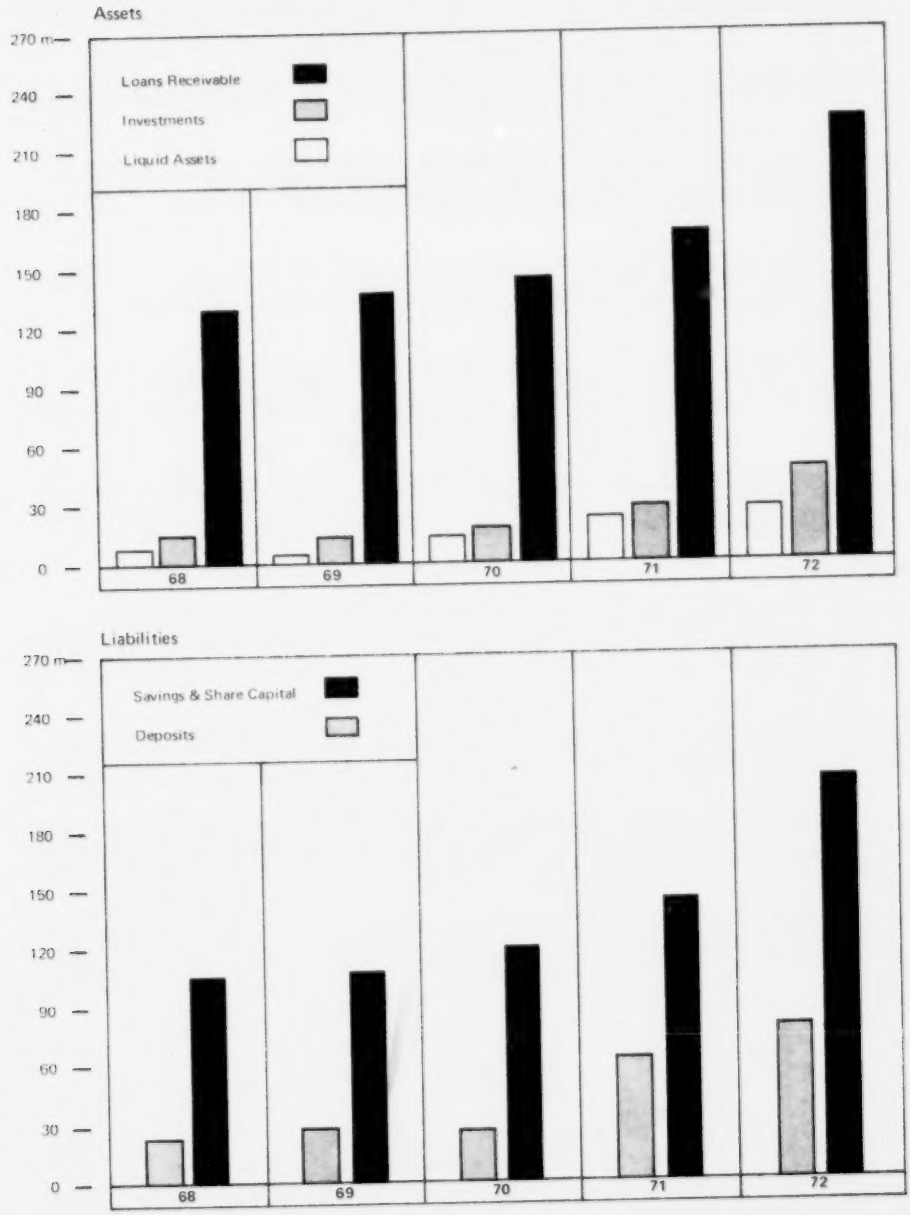
REVENUE



EXPENDITURES

Distribution of Assets and Liabilities

by Year 1968 - 1972

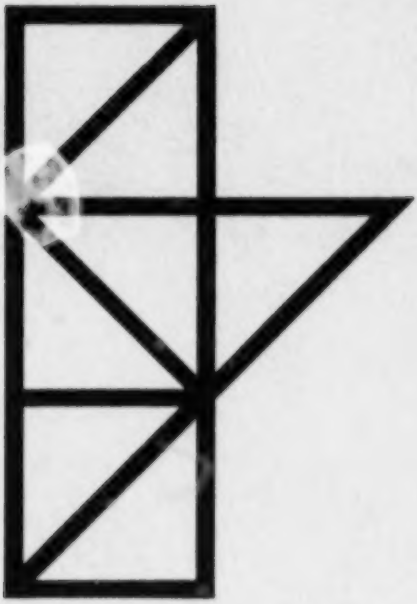


No.	Credit Unions	Loans		All. Dbt. Accounts	Assets	Savings	Deposits	Income	Expenses	Members	Borrowers
		Personal	Mortgage	Provision							
No.	Caisses Populaires	Prets Personnel	Hypotheque	Prets Douteux	Actif	Epargne	Depot	Interet	Depenses	Societaires	Emprunteurs
1.	St. Malo	$ 351,097	$ 362,250	$ 422	$ 1,231,298	$ 790,692	$ 342,041	$ 96,170	$ 95,989	1,009	289
2.	Norwood	643,512	534,009	12,004	1,548,040	1,192,514	239,729	140,534	140,534	1,448	531
3.	Commercial Teleg.	987,154	244,569	22,751	1,470,762	910,567	365,738	128,163	130,006	1,431	632
4.	Pool	447,062	216,811	–	728,975	685,657	4,213	55,944	53,726	622	350
5.	Lorette	478,776	522,357	5,170	1,412,467	674,584	613,260	111,548	89,025	1,111	315
6.	St. Pierre	390,334	716,319	2,966	1,505,918	868,325	561,001	118,930	118,907	1,330	288
7.	St. Alphonsus	415,516	364,303	20,665	1,049,689	614,509	410,245	96,508	96,504	1,166	372
8.	St. Boniface	1,747,553	2,863,782	15,422	5,196,812	3,288,257	1,472,523	424,483	376,367	4,919	1,550
9.	Lowe Farm	595,186	55,827	4,001	1,125,699	735,924	334,671	88,218	88,218	801	242
10.	La Broquerie	477,242	375,253	2,500	1,030,540	395,014	440,241	73,945	69,502	733	138
11.	St. Joseph	125,002	17,617	–	227,647	150,806	67,400	24,093	24,093	200	66
13.	Belg. S. Heart's	140,501	1,805,225	9,289	2,120,030	1,772,402	114,458	149,620	149,760	1,848	287
16.	Altona	2,202,649	1,691,789	36,275	5,724,634	2,794,551	2,632,870	481,038	480,701	3,941	1,694
18.	Ste. Anne Limitee	424,204	172,159	9,854	862,168	477,972	351,415	84,677	84,677	879	201
20.	Burns Wpg. Empls.	562,596	291,449	3,809	1,139,140	1,066,699	–	99,765	99,764	723	384
21.	Flin Flon	344,843	787,249	3,943	3,216,191	3,084,974	9,603	249,427	262,669	2,289	432
22.	Carpathia	1,083,632	7,450,989	23,266	10,157,677	9,375,721	236,196	752,959	752,959	4,555	1,174
24.	Rosenort	893,870	206,001	2,452	2,194,186	2,089,288	–	151,075	151,075	1,290	325
26.	Abbe	125,216	147,515	–	439,480	411,486	–	29,225	31,242	369	90
27.	Starbuck	570,180	180,477	6,064	1,092,262	608,196	388,081	83,868	83,863	792	223
28.	Virden	2,670,841	1,749,402	58,357	6,097,199	3,122,801	2,742,173	471,050	458,774	3,417	1,028
29.	Dauphin Plains	2,800,599	1,676,871	78,945	6,732,634	3,935,463	2,157,175	528,852	528,852	3,825	1,239
30.	Winkler	2,457,449	5,256,570	130,713	14,826,584	11,634,357	2,535,489	987,189	1,113,198	6,079	1,819
31.	Spruce Creek	105,725	491,530	–	763,239	540,036	174,900	72,130	71,889	419	161
32.	Lourdes	337,579	610,761	1,815	2,851,082	1,244,971	1,527,158	204,832	218,364	1,414	237
33.	St. Jean-Baptiste	156,522	748,834	–	1,121,680	734,207	306,303	104,415	104,415	839	114
34.	St. Adolphe	66,188	258,760	–	463,106	442,518	–	34,999	34,999	557	117
36.	Steinbach	5,625,981	8,399,043	12,644	23,624,064	19,039,248	3,331,661	1,473,722	1,473,722	8,266	1,263
37.	Boissevain	467,471	334,004	8,825	1,215,872	444,501	743,333	90,078	89,061	–	–
38.	Haywood	55,342	88,122	–	354,530	211,565	72,896	26,461	26,423	387	57
39.	Solsgirth	60,253	212,503	16,976	443,579	239,961	193,535	47,097	47,097	271	71
41.	Laurier	323,833	76,129	–	546,809	375,635	144,088	44,728	44,728	491	114
43.	Roblin	342,601	780,945	19,346	2,095,843	1,086,729	975,854	139,198	128,976	1,861	492
44.	Wpg. Terminal	3,055,947	1,835,639	5,675	5,668,293	4,227,046	876,160	513,210	513,210	6,324	1,800
45.	St. Francois-Xavier	72,830	33,137	101	116,738	87,772	6,769	11,962	11,460	224	50
46.	Plum Coulee	368,082	691,240	23,754	1,572,067	1,120,328	390,293	113,040	108,806	1,168	376
47.	Cartwright	96,196	17,184	–	179,477	90,469	47,483	11,080	11,087	208	84
49.	Hartney	166,841	45,848	8,150	439,919	239,884	187,566	37,663	37,663	405	114
50.	Grunthal	463,351	154,151	6,437	829,705	443,404	373,706	76,294	76,292	906	242
52.	Elie	383,185	450,158	3,399	1,231,116	758,243	319,001	104,535	104,408	922	269
57.	St. Labre	7,766	–	–	15,376	3,489	10,525	717	717	64	13
58.	Ste. Rose du Lac	281,021	160,049	–	712,181	422,218	253,776	55,378	55,378	977	163
59.	Holy Cross	2,152,009	1,486,201	65,715	4,101,356	2,584,795	1,109,973	364,682	364,682	3,667	1,377
60.	Grandview	1,173,538	330,601	25,932	1,894,682	1,067,551	704,565	144,209	125,496	1,323	586
61.	St. Norbert	442,906	445,208	8,397	1,266,007	626,119	524,880	104,066	104,053	1,006	263
62.	Ste. Agathe	116,565	138,408	–	560,829	379,230	154,103	36,808	35,730	500	78

63.	Assiniboine	$5,838,061	$4,688,392	$100,913	$13,881,626	$12,196,955	$1,016,815	$1,127,976	$1,127,976	9,647	2,787
65.	Civic Empls.	1,105,732	507,219	8,608	2,153,853	1,975,177	–	182,903	165,103	2,146	791
69.	Richer	88,786	96,493	–	214,324	155,316	47,949	19,124	18,829	183	14
71.	Brandon United	444,201	191,297	11,260	698,436	625,881	248	66,682	66,450	624	249
72.	Adanac	958,128	2,571	5,416	1,201,530	1,131,206	–	120,568	120,513	1,469	603
74.	North Winnipeg	153,981	1,790,282	622	2,286,660	1,591,902	638,112	174,024	173,810	1,245	304
76.	Gretna	742,397	792,161	40,095	1,859,164	1,439,395	278,656	162,370	162,224	1,266	374
77.	Treherne	434,684	388,895	4,275	1,605,686	876,540	663,143	111,296	115,136	814	236
80.	South Junction	16,285	27,351	–	62,761	34,279	10,782	5,700	5,844	125	21
83.	Portage	5,476,102	4,172,863	21,334	12,021,730	7,563,868	2,460,958	979,907	957,384	6,659	2,115
91.	St. Georges	26,618	26,618	–	90,047	67,244	18,725	6,289	6,264	308	34
92.	Strathclair	602,468	309,064	27,641	1,582,098	691,988	864,382	107,017	107,017	1,297	379
94.	Crosstown	4,158,743	2,943,981	443,907	9,788,802	7,199,172	1,917,167	939,460	1,168,656	5,510	2,092
95.	Airline	2,862,857	500,940	29,668	4,199,880	3,202,445	735,764	404,917	407,535	3,450	1,440
98.	Sifton	706,757	691,698	26,102	1,585,673	992,319	484,030	141,866	141,957	978	450
101.	St. Eugene	88,777	9,470	157	121,744	104,080	11,090	13,279	13,279	218	60
102.	Ile des Chenes	143,774	160,007	3,273	572,732	396,091	151,100	37,414	36,393	396	94
104.	Poplarfield	12,663	65,106	408	117,918	95,877	4,380	9,527	9,246	345	40
105.	Letellier	235,830	146,627	–	600,822	494,813	83,818	47,502	47,493	338	118
107.	Meadows Credit Union	–	–	–	998	–	–	538	667	–	–
108.	Otterburne	58,030	57,814	–	246,352	137,255	103,101	15,496	15,492	226	47
112.	Swift Canadian Empls.	140,452	49,361	141	315,074	254,864	35,931	27,574	27,574	430	146
113.	Oakbank	239,693	364,162	1,850	948,470	462,570	456,095	72,009	71,722	891	231
118.	Foxwarren	263,919	110,204	11,027	605,583	350,705	249,600	48,240	48,240	589	126
120.	Morden Community	1,810,081	3,139,725	60,048	6,443,391	3,262,184	2,955,786	505,352	501,274	4,268	1,204
122.	Minnedosa	703,376	699,394	22,187	2,003,414	1,197,850	691,340	155,305	149,552	1,900	589
123.	Ethelbert	401,861	192,825	7,188	938,100	605,378	306,542	67,661	66,488	709	239
125.	Federal Empls. of Man.	724,919	446,395	10,742	1,348,325	1,225,279	41,312	126,199	120,972	2,129	750
126.	Wpg. Housewive's	1,643	–	, 200	9,207	8,080	942	580	977	54	13
127.	Hy-Line	3,671,236	635,263	35,236	5,069,640	3,830,413	872,977	416,786	427,090	4,138	2,226
130.	C.B. of R.T. & G.W.	541,904	171,200	10,357	871,376	789,515	20,517	97,562	93,885	1,350	502
131.	Niverville	973,176	1,227,636	5,175	2,694,573	1,470,049	1,014,358	226,184	220,696	1,498	483
132.	Gimli	274,138	569,092	2,342	1,291,228	966,331	257,588	98,800	79,875	1,015	236
135.	Aircrafters	853,090	324,874	42,590	1,357,924	1,172,670	133,727	133,508	138,596	1,611	635
136.	C.C.I.L.	52,955	2,445	1,216	73,077	67,643	3,348	7,969	7,896	163	53
137.	Iron Workers	11,774	–	179	25,047	22,266	–	2,268	2,268	50	16
139.	Buffalo	1,429,674	475,729	17,598	2,182,308	1,462,292	503,631	214,942	214,942	2,810	1,112
141.	Canada Packers	871,454	648,093	1,168	1,720,647	1,616,942	554	156,289	156,289	1,301	508
142.	Wpg. Police	1,535,911	–	3,148	1,703,591	1,615,017	17,365	130,421	132,163	1,144	489
143.	Austin	822,971	447,703	33,260	2,153,081	1,171,690	904,019	158,231	162,826	1,887	575
144.	Decibel	1,433,522	456,356	9,980	2,663,758	2,182,931	421,249	215,368	215,368	2,283	959
145.	Railwaymen's	202,640	127,638	8,537	334,245	304,701	–	34,343	31,958	372	214
147.	Dnipro	4,721	77,322	–	151,300	141,624	–	9,800	10,867	157	23
149.	Vera	66,027	846,519	14,476	1,126,707	662,926	437,803	86,072	86,072	861	128
150.	Man. Bridge & Engrg. Wks.	152,979	16,011	10,204	195,565	166,495	1,500	13,949	16,174	286	143
151.	Steel Workers	81,110	99,043	12,145	232,320	222,424	–	19,482	19,482	308	118
152.	Sanford	197,276	251,568	5,500	815,859	396,535	306,311	62,203	62,003	794	145
154.	Wpg. Brewery Workers	176,060	49,519	3,108	292,700	269,852	–	30,914	30,914	397	121
156.	Man. Teacher's	1,972,971	926,598	43,560	3,751,147	1,480,336	2,169,656	320,893	320,893	2,624	806
157.	Sprague	286,483	212,865	8,781	771,644	288,589	458,359	53,433	53,433	705	146
158.	Foundry	161,132	167,171	5,295	361,933	282,750	40,960	33,518	33,518	406	151
159.	Transcona	1,669,490	732,092	36,655	2,954,193	1,972,426	618,127	285,449	276,905	3,474	993

No.	Credit Unions	Loans Personal	Loans Mortgage	All Dbt. Accounts Provision	Assets	Savings	Deposits	Income	Expenses	Members	Borrowers
No.	Caisses Populaires	Prets Personnel	Hypotheque	Prets Douteux	Actif	Epargne	Depots	Interet	Depenses	Societaires	Emprunteurs
161.	La Riviere	$ 157,831	$ 50,692	$ 4,084	$ 324,518	$ 185,970	$ 106,556	$ 28,830	$ 28,830	374	105
163.	Safeway Empls.	825,547	222,092	9,579	1,165,710	933,570	132,375	107,739	106,511	1,432	659
164.	St. Michael's	4,326	59,696	349	83,421	76,299	–	5,257	5,257	150	9
165.	Ft. Rouge Railway	125,588	–	1,470	170,163	159,053	–	16,272	16,194	339	128
166.	United Grain Growers	128,563	–	525	143,190	112,725	151	12,501	12,269	173	83
167.	Public Press	44,428	2,852	643	77,554	70,162	–	7,482	6,938	98	36
168.	Sandy Lake	291,371	140,192	7,915	1,003,877	639,557	312,678	54,798	54,089	814	148
169.	Brandon Terminal	663,756	–	21,666	886,571	813,533	15,380	85,812	70,605	1,001	330
170.	Louise	1,607,767	1,296,343	213,289	4,090,856	2,581,341	1,673,169	324,125	508,942	2,792	861
171.	Arborg	555,211	740,745	12,058	3,628,814	1,888,371	1,038,998	276,569	271,314	2,182	582
173.	Erickson	248,919	259,076	4,043	690,884	540,652	125,309	54,501	50,697	736	195
175.	Westeel-Rosco	91,199	66,417	293	196,520	154,812	–	16,923	16,848	225	80
182.	Ogilvie's	43,871	–	4,867	47,048	33,368	–	4,886	4,886	85	30
185.	Netherland's	92,793	87,360	904	245,770	227,248	–	19,908	19,360	376	110
190.	Polish Combatants	73,132	521,351	11,791	679,570	651,950	–	49,724	49,724	503	106
192.	La Salle	69,299	187,995	–	322,696	234,192	79,900	29,598	29,598	352	69
195.	Steppe	64,531	6,479	107	134,060	118,860	–	10,894	10,887	145	33
196.	Swan Valley	3,650,312	2,167,988	23,507	7,123,302	1,882,486	4,225,404	477,252	502,856	3,486	1,423
200.	Rossburn	437,819	444,557	6,990	1,605,878	596,629	961,531	112,264	112,264	1,385	101
203.	Wpg. South Community	167,562	45,039	–	301,065	175,010	122,132	28,267	28,277	631	145
204.	Oakburn	126,779	112,187	3,062	525,174	372,102	131,340	31,995	35,014	426	84
205.	Turtle Mountain	106,020	26,261	5,444	457,297	270,729	118,962	15,309	21,438	321	72
207.	Stovel-Advocate Empls.	65,328	–	4,224	69,401	61,610	–	7,680	6,068	123	58
208.	Souris	250,807	78,707	1,815	447,131	298,380	150,043	32,862	33,570	487	147
209.	Kane Equip. Empls.	14,962	–	–	28,749	25,223	–	3,019	3,019	48	21
210.	Frances	9,722	–	74	13,189	11,885	–	1,333	1,332	54	28
211.	Pine Falls	203,216	53,032	10,541	281,008	203,980	1,692	28,228	27,999	367	164
213.	Stonewall	1,261,282	415,307	17,806	2,093,383	514,993	1,281,464	181,382	181,382	1,842	528
214.	St. Claude	140,778	629,044	3,650	1,912,754	1,370,260	453,634	117,906	117,886	835	134
215.	B.M.H. Empls.	305,140	–	1,395	339,485	289,018	26,671	33,266	31,814	512	188
218.	C.B.C. Empls.	582,617	39,800	6,088	711,147	494,947	183,000	69,021	69,021	699	291
219.	Beautiful Plains	573,286	519,265	–	1,385,680	1,021,580	350,060	104,068	106,771	851	28
220.	St. Augustine Brandon	25,694	–	60	42,681	38,055	–	4,085	4,019	109	16
222.	Strotco Empls.	15,456	–	306	19,165	17,880	–	2,004	1,920	45	15
225.	Moore Bus. Forms Empls.	90,263	–	164	124,840	120,336	–	11,029	11,013	153	72
226.	Weston Bakeries	46,477	–	2,200	92,782	89,872	800	9,120	9,120	179	53
230.	B.G.H. Empls.	82,007	–	3,006	87,902	75,174	–	8,797	10,075	205	82
234.	Eagles	77,645	26,885	323	143,812	135,385	–	13,583	13,615	198	86
235.	Select	235,331	–	636	353,537	319,555	–	32,400	32,359	328	140
237.	Imperial Refinery	107,276	–	769	160,471	147,118	–	15,438	16,462	284	93
242.	Riverton	265,598	35,711	1,188	464,888	252,375	207,981	32,814	34,842	573	163
244.	Glenella	182,740	67,130	956	484,856	267,531	175,820	45,530	45,530	419	276
246.	Parkland	28,208	53,630	26	94,807	49,310	31,333	8,382	8,382	112	28
247.	Man. Sugar Empls.	39,960	–	1,265	85,085	81,664	–	6,826	6,809	91	30
249.	Pine River	99,765	236,680	2,370	602,427	551,642	–	45,564	45,533	697	150
250.	Building Products	48,645	–	6,216	89,506	87,990	–	8,849	8,849	133	63
251.	Campus	76,846	135,408	1,491	312,004	199,117	102,525	20,522	21,614	434	73

253.	Shell St. Boniface	$ 48,050	$ –	$ 452	$ 70,405	$ 65,423	$ –	$ 6,737	$ 6,737	178	56
260.	Plumas	190,823	56,595	1,485	429,600	267,732	148,284	28,130	28,130	485	75
264.	Inglis & District	305,106	186,489	1,102	747,015	530,980	169,404	49,998	49,242	655	166
266.	Progress	181,810	781,527	1,838	1,117,653	742,831	183,452	76,585	75,043	554	115
267.	Ste. Genevieve	55,074	–	–	69,827	57,030	10,300	6,615	6,582	–	–
268.	Hamiota Community	694,218	294,648	21,076	1,389,931	896,014	448,911	113,806	113,806	1,031	292
269.	Glenboro Community	189,631	325,451	6,326	639,600	471,536	165,529	43,107	43,197	507	175
271.	Flour Workers	17,436	–	–	25,390	24,791	–	2,386	2,412	61	15
272.	Precieux-Sang	75,263	70,821	2,358	206,371	144,927	51,041	20,321	20,323	423	61
274.	I.H. Empls.	59,404	–	883	72,502	63,378	3,800	6,886	6,886	169	61
275.	Astra	1,847,526	3,476,804	128,326	6,403,747	2,794,724	2,490,154	531,311	54,330	6,962	2,281
277.	Rolling Mill Empls.	443,890	–	2,591	587,733	405,520	166,054	52,386	54,524	616	226
279.	Cornish	74,485	–	1,417	99,343	97,930	–	8,411	8,379	227	104
280.	Southport	347,502	–	5,525	389,470	285,156	47,301	43,399	41,505	509	216
281.	Christie Brown Empls.	88,890	–	2,717	120,940	116,514	–	11,533	11,563	145	60
286.	A.F. & D.C.	35,669	–	1,541	63,522	60,534	–	6,040	6,040	103	29
287.	Holy Spirit Parish	719,349	1,826,029	18,061	3,053,046	2,511,239	432,545	229,154	208,619	2,038	434
289.	Brandon Civil Servants	205,238	–	2,572	227,761	134,183	50,223	23,851	26,423	244	92
293.	Amaranth	312,198	34,787	–	392,600	225,092	76,029	38,003	38,003	327	93
294.	Vita & District	250,177	27,679	8,388	646,544	459,383	181,235	44,663	44,648	837	229
296.	Cypress River	352,808	594,718	2,490	1,311,199	908,089	364,727	92,484	91,340	651	204
298.	Rivers	298,769	129,244	6,645	488,371	238,076	234,504	43,647	43,503	530	218
301.	Churchill	34,176	–	–	39,392	25,076	–	2,687	1,003	49	19
302.	Rorketon & District	417,908	118,933	7,557	828,844	572,275	220,001	54,290	52,247	669	90
303.	Dufferin	792,348	609,861	–	1,760,644	1,027,562	675,480	137,900	137,900	1,547	521
304.	Aubigny	64,566	58,796	–	312,885	231,584	75,940	20,988	20,988	258	51
306.	Thompson	254,067	–	2,181	280,161	97,231	88,374	13,300	25,559	504	208
308.	St. Hedwig	64,544	–	1,945	73,812	65,360	–	7,373	7,251	114	35
310.	Birch River	281,053	46,572	3,039	437,416	225,321	88,138	43,888	43,833	398	146
311.	Notre Dame de L'Assomp.	26,919	–	–	38,753	32,468	3,623	3,546	3,522	115	22
314.	Parc Windsor	98,143	54,602	3,509	245,392	111,125	131,708	20,975	21,021	345	76
315.	Western Man. Teachers'	531,489	745	1,478	603,182	266,306	221,356	61,419	61,104	534	203
316.	Brandon Br. Can. Legion	30,489	32,069	938	116,953	113,375	–	8,990	8,900	210	45
318.	Killarney	883,273	1,232,306	23,555	2,795,342	1,206,297	1,265,018	242,143	242,143	1,862	521
320.	The Pas & District	1,523,301	300,647	27,622	2,076,874	1,084,949	524,500	168,276	168,276	2,145	1,472
322.	Co-operators	3,941,197	1,878,833	138,333	7,342,707	3,321,076	3,533,741	614,101	649,089	8,613	3,876
325.	Caritas	23,487	2,542	–	94,204	79,455	10,171	7,634	7,634	72	20
326.	Continental Can Empls.	55,185	1,452	1,702	73,847	55,112	–	8,206	8,204	120	53
327.	Sherwilco	49,797	–	1,195	62,385	59,685	–	6,072	6,082	122	61
329.	Hebrew	33,796	3,845	2,259	51,555	44,060	80	4,983	4,983	138	47
331.	Italia	182,097	317,749	8,405	548,949	265,939	143,364	36,860	36,860	448	135
332.	Polish Sokol	24,109	69,117	2,313	115,173	55,744	58,000	7,297	7,297	202	28
333.	Brandon Consumers	1,456,744	643,193	19,185	2,481,896	1,092,612	867,139	174,664	170,664	2,175	653
334.	Moosehorn	428,462	59,442	3,836	587,000	320,046	139,680	44,654	43,739	732	375
336.	St. John	67,716	9,320	1,849	88,963	68,610	120	9,580	9,589	163	25
337.	Dominion City	56,458	30,638	746	113,774	74,172	19,341	7,440	7,440	163	47
340.	Hansa	261,211	249,785	18,011	529,620	171,868	353,000	56,271	54,522	460	126
342.	Morris Community	173,354	44,220	4,289	266,269	210,950	52,290	25,280	25,184	377	114
344.	Pinawa	151,952	28,208	72	234,893	126,352	65,571	17,399	17,005	325	113
347.	Jefferson-St.Joseph	25,811	–	–	38,182	35,637	–	3,771	3,103	107	22
351.	Landmark	62,898	–	–	101,376	100,406	–	4,688	4,682	197	42
352.	Eriksdale	48,668	14,500	60	502,381	240,694	257,214	8,496	7,829	376	31
353.	Unida	378	–	–	1,056	732	–	46	46	60	6
354.	Louis Riel										



Ministere Du Developpement Cooperatif

RAPPORT
1972

Hon. Samuel Uskiw
Ministre du Développement Coopératif

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RAPPORT
1972

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Winnipeg, Manitoba

8th Floor Mail Centre
491 Portage Avenue
Winnipeg R3B 2E7

L'Honorable Samuel Uskiw,
Dépertement du Développement Coopératif,
Province du Manitoba.

Monsieur,

Je vous soumets, par la présente, un rapport concernant les caisses populaires dans la province du Manitoba, pour l'année se terminant le 31 décembre, 1972.

Les renseignements fournis dans ce rapport nous proviennent des caisses populaires, se rapportant au Ministère du Développement Coopératif.

Respectueusement vôtre,

M.A. Gauthier,
Sous-Ministre.

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Bilan : Actif

en date du 31 décembre, 1972

Prêts aux sociétaires

Sur hypothèques foncières

Sur maisons d'habitation		$ 7,208,922	
Agricoles		1,322,003	
Commerciaux		732,660	
Autres		270,847	
Intérêt couru		33,052	
Prêts non-hypothécaires			
Personnels		$ 6,048,609	
Agricoles		815,134	
Commerciaux		382,680	
Autres		175,882	
Intérêt couru		29,789	
Ligne de crédit			
Montants des avances		$ 407,241	
Intérêt couru		6,542	
Montant total des Prêts		17,431,847	
Moins: Provisions pour prêts douteux		(62,994)	$17,370,367

Disponibilités

Encaisse		$ 439,211	
Centrales		720,590	
— compte courant		569,695	
— dépôts à court terme (90 jours ou moins)		254,332	
Banques		10,436	
Autres (spécifier)		9,904	
			$ 2,004,168

Placements

Parts à la Centrale		$ 286,019	
Dépôts à échéance fixe (plus de 90 jours)		2,218,829	
Obligations du gouvernement fédéral et obligations garanties		89,000	
Obligations du gouvernement provincial et obligations garanties		766,442	
Obligations non gagées des Municipalités		1,419,496	
Autres (spécifier)		896,556	
Intérêt couru		238,025	
Total			$ 5,914,367
Moins: Réserve sur l'évaluation des placements			(3,195)

Autres éléments d'actif

Propriétés foncières à revendre		$ 11,096	
Frais payés d'avance		22,715	
Comptes à recevoir		62,678	
Autres (spécifier)		971	
			$ 97,460

Immobilisations

Terrain		$ 88,799	
Bâtisses	$ 324,472		
Moins: L'amortissement	(61,024)	263,448	
Mobilier	134,248		
Moins: L'amortissement	(55,887)	78,361	
Améliorations locatives			
Moins: L'amortissement			
Autres (spécifier)		1,666	432,274

Total de l'actif $25,815,441

Bilan : Passif et réserves

en date du 31 décembre, 1972

Exigibilites

Epargne assurée (Moins les prêts épargnes)	$10,492,143	
Epargne véritable	4,943,140	
Dépôts sur comptes-chèques	5,201,390	
Autres dépôts	287,026	
Dépôts à échéance fixe	3,187,786	
Comptes non réclamés	9,269	
Intérêt couru	24,265	$24,145,019

Emprunts à payer

Centrale — Ligne de Crédit	$ 152,635	
Centrale	363,496	
Banques (obligations)	—	
Autres (spécifier)	—	$ 516,131

Comptes à payer et Comptes d'ordre

Chèques propres à la Caisse de paiement intérieur	—	
Fonds de securité	$ 29,234	
Impôts sur le revenu	—	
Impôts fonciers	—	
Autres (spécifier)	47,432	$ 76,666

Capital Social (actions)

$ 106,312

Réserves

Réserve générale		
Autres (spécifier)		$ 971,313

Total passif et réserves $25,815,441

Etat d'exploitation

en date du 31 décembre, 1972

Revenus

INTÉRÊTS		
Prêts hypothécaires	$605,850	
Prêts personnels	857,060	
Prêts sur ligne de credit	42,048	$1,504,958
FRAIS DE SERVICES AUX MEMBRES		
Compte-chèques	$ 24,287	
Coffrets de sûrete	3,755	
Commissions agences de recouvrement	4,212	
Autres*	6,294	$ 38,548
INTÉRÊTS ET DIVIDENDES SUR PLACEMENTS		
Centrale – c/c	$ 29,990	
– parts	19,399	
– dépôts à échéance	213,696	
Obligations et obligations non gagées	81,037	
Autres placements*	22,670	
Profit ou (perte) sur les placements		
DIVERS		
Loyers – bâtisses	$ 12,735	
Assurances – dividendes et rabais	24,864	
Autres*	87,380	$ 124,979
(A) **Total**		$2,035,277
EXCEDENT	(A) – (B)	$ 73,120

Dépenses

INTÉRÊTS ET RISTOURNES PAYÉS AUX MEMBRES		
Epargne assurée	$525,390	
Epargne véritable	243,772	
Dépôts – comptes-chèques	35,876	
– Autres	12,418	
Dépôts à échéance fixe	175,800	
Ristournes sur intérêts	69,460	$1,062,716
INTÉRÊTS ET FRAIS DE SERVICE		
Centrale	$ 34,747	
Centrale – Ligne de crédit	30,383	
Autres*	5,965	
Frais de compensation	20,843	$ 91,938
PROTECTION DES MEMBRES		
Primes des Assurances sur prêts	$ 98,467	
Primes des Assurances-Vie	64,409	
Prélèvement du Fonds de Sécurité	60,236	
Assurance de cautionnement	10,319	$ 233,431
PERSONNEL		
Salaires	$274,443	
Bénéfices marginaux	12,547	$ 286,990
LOCAUX		
Amortissement	$ 33,007	
Chauffage, Lumière et eau	8,951	
Assurance-bâlisses	1,987	
Réparation et entretien	6,452	
Taxes foncières	9,146	
Loyer – Crédit-Bail	3,570	
Autres*	1,154	$ 64,267
FRAIS D'ADMINISTRATION		
Publicité	$ 8,890	
Cotisations	18,156	
Inspection et frais	6,590	
Frais de vérification	1,811	
Réunion annuelle	3,302	
Honoraires des directeurs	9,970	
Frais légaux et collection	7,661	
Imprimerie et timbres	37,650	
Téléphone	3,557	
Frais de déplacement	4,550	
Frais divers	74,854	$ 176,991
PROVISIONS POUR COMPTES DOUTEUX	$ 45,824	
(B) TOTAL DES DÉPENSES		$1,962,157

Augmentation dans le nombre de sociétaires

	Sociétaires	Augmentation/diminution	X
1963	14,796	1,228	
1964	15,039	243	
1965	17,189	2,150	
1966	18,236	1,047	
1967	19,352	1,116	
1968	20,334	982	
1969	20,792	458	
1970	20,408	384	X
1971	20,449	41	
1972	21,853	1,404	

Prêts en cours

	Montant	% de l'actif
1963	$ 5,954,979	71
1964	7,020,386	71
1965	7,828,622	69
1966	9,218,878	68
1967	10,683,238	69
1968	11,249,227	68
1969	11,924,280	70
1970	11,676,202	69
1971	14,092,899	71
1972	17,431,847	68

Actif

	Montant	Augmentation/diminution	X
1963	$ 8,409,457	$ 1,398,815	
1964	9,880,361	1,470,905	
1965	11,348,858	1,468,497	
1966	13,632,999	2,284,141	
1967	15,566,924	1,933,925	
1968	16,597,742	1,030,818	
1969	17,112,982	515,240	
1970	16,691,248	421,733	X
1971	19,879,796	3,188,548	
1972	25,815,441	5,935,645	

Capital social et épargne

	Montant	Augmentation/diminution	X
1963	$ 7,618,744	$ 1,062,375	
1964	8,967,404	1,348,660	
1965	10,107,498	1,140,094	
1966	12,303,455	2,195,957	
1967	13,782,143	1,478,688	
1968	14,277,063	494,920	
1969	14,291,788	14,725	
1970	10,787,504	3,504,284	X
1971	10,555,363	232,141	X
1972	15,541,595	4,986,232	

Classification d'apres l'actif

		1971	1972
Moins de	$ 10,000	0	0
	10,001 à $ 25,000	1	1
	25,001 à 50,000	1	0
	50,001 à 75,000	2	2
	75,001 à 100,000	3	1
	100,001 à 150,000	3	1
	150,001 à 200,000	4	0
	200,001 à 250,000	1	5
	250,001 à 300,000	3	0
	300,001 à 400,000	2	2
	400,001 à 500,000	3	1
	500,001 à 600,000	2	2
	600,001 à 1,000,000	6	4
Plus de	1,000,000	4	12
		32	32

Classification d'apres nombre de sociétaire

		1971	1972
Moins de	50 sociétaires	0	0
	51 à 100 sociétaires	2	2
	101 à 150 sociétaires	3	2
	151 à 200 sociétaires	1	2
	201 à 250 sociétaires	3	3
	251 à 300 sociétaires	1	1
	301 à 350 sociétaires	3	3
	351 à 400 sociétaires	3	1
	401 à 450 sociétaires	1	1
	451 à 500 sociétaires	3	1
	501 à 550 sociétaires	0	1
	551 à 600 sociétaires	0	1
	601 à 700 sociétaires	1	0
	701 à 800 sociétaires	2	1
	801 à 1,000 sociétaires	4	5
Plus de	1,000 sociétaires	5	8
		32	32

Classification des prêts émis pour l'année 1972

		PERSONNELS		HYPOTHÉCAIRES	
		Nombre	Montant	Nombre	Montant
1.	Consolidation de dettes	891	$1,798,318	119	$1,067,096
2.	Automobiles (achat et réparations)	1,036	1,881,631	6	29,050
3.	Assurances: vie, feu., etc.	38	18,285	—	—
4.	Placements: bons, débentures, etc.	27	35,099	1	11,970
5.	Education	68	33,537	—	—
6.	Médecin et dentiste	18	6,100	—	—
7.	Taxes	59	38,045	—	—
8.	Vacances	162	171,408	—	—
9.	Bâtisse, réparations	228	349,183	27	188,170
10.	Achats de propriétés:—				
	(a) Maison nouvelle	37	183,616	159	1,725,280
	(b) Maison usagée	115	386,758	62	523,692
	(c) Ferme	11	44,320	48	596,437
	(d) Commerce	13	55,100	45	772,647
	(e) Autres*	19	39,394	1	3,000
11.	Achats d'équipement:—				
	(a) Ménage	231	176,103	1	1,000
	(b) Ferme	142	345,744	4	28,530
	(c) Pêcheurs	—	—	—	—
	(d) Commerce	73	246,300	13	285,828
	(e) Autres*	65	86,225	1	6,500
12.	Dépenses:—				
	(a) Ménage	113	50,039	—	—
	(b) Ferme	155	291,825	—	—
	(c) Pêcheurs	—	—	—	—
	(d) Commerce	96	372,416	2	40,000
	(e) Autres	193	185,451	2	13,030
13.	Autres*	340	421,007	—	—
	TOTAUX	4,130	$7,215,904	491	$5,292,230
	Prêts-épargne	40	$ 68,681		

Voici les principaux facteurs pour accorder des prêts en 1972.

Prêts Ordinaires (Personnels)

(a) Nombre:—

1. Automobiles (achats et réparations)
2. Consolidation de dettes
3. Ménage achats d'équipment
4. Bâtisse, réparations
5. Vacances

(b) Montant:—

1. Automobiles (achats et réparations)
2. Consolidation de dettes
3. Maison usagée
4. Dépenses commerciales
5. Achats d'équipment de ferme

Prêts Hypothécaires

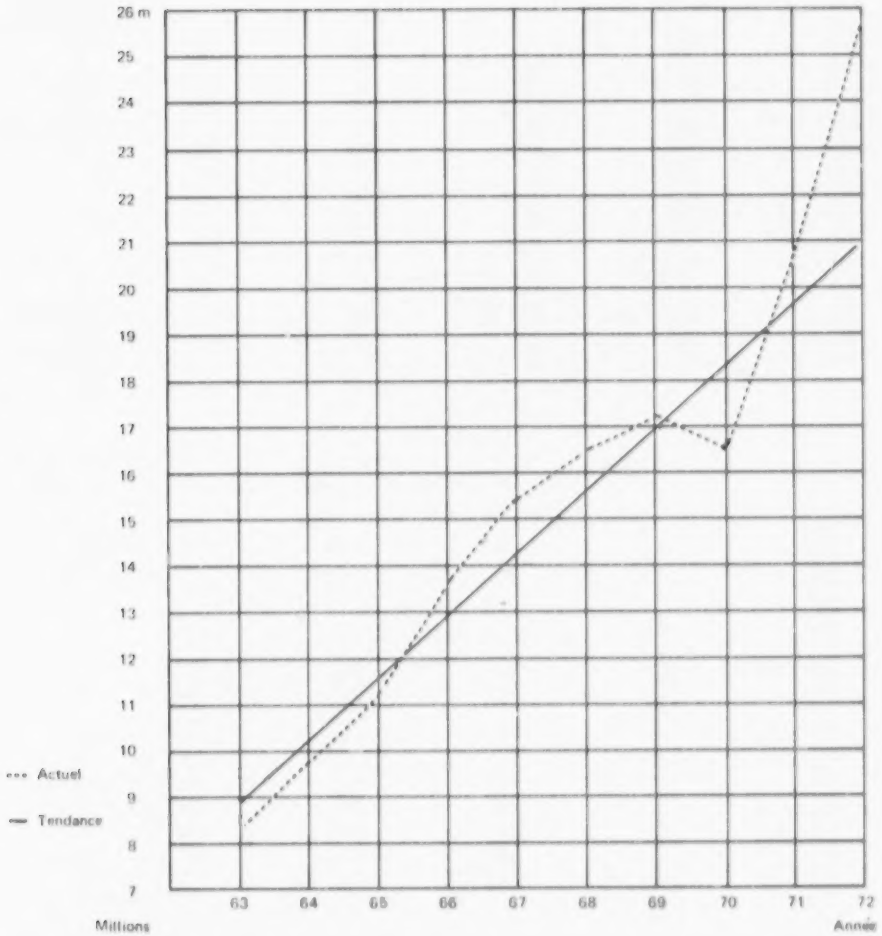
(a) Montant:—

1. Maison nouvelle
2. Consolidation de dettes
3. Achats de propriétés commerciales
4. Achats de propriétés de ferme
5. Maison usagée

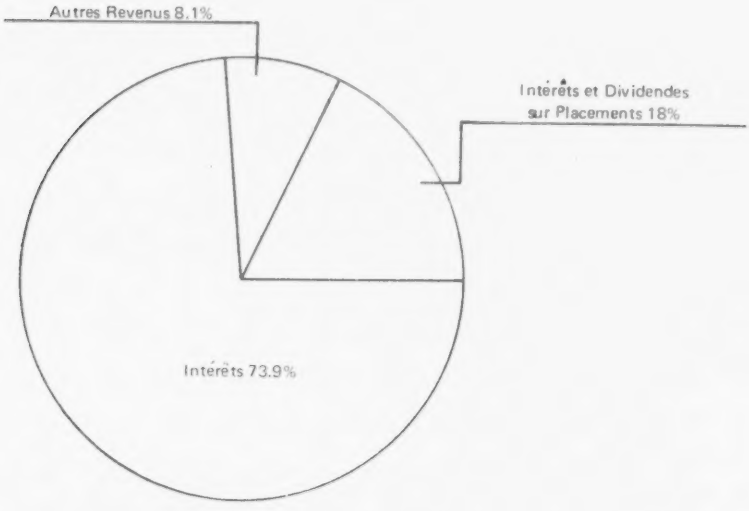
Statistiques

	1971	1972
Nombre de caisses populaires	33	33
Nombre de sociétaires	20,449	21,853
Nombre d'emprunteurs	4,741	5,149
Prêts émis durant l'année	$ 6,950,179	$12,576,815
Prêts émis depuis 1937	$79,607,134	$92,183,949
Prêts annulés durant l'année moins recouvrement	24,056	18,459
Prêts annulés depuis 1937 (net)	109,730	128,189.
Pourcentage des prêts annulés durant l'année	.17%	.14%
Pourcentage des prêts annulés depuis 1937	.14%	.13%
Pourcentage du capital social à l'actif	.49%	.41%
Pourcentage de l'épargne à l'actif	53%	59.8%
Pourcentage du capital social plus épargne à l'actif	53%	60%
Pourcentage des prêts à l'actif	71%	67.5%
Pourcentage des prêts hypothecaires à l'actif	36%	37%
Pourcentage des prêts sur épargnes et dépôts	77%	72.3%

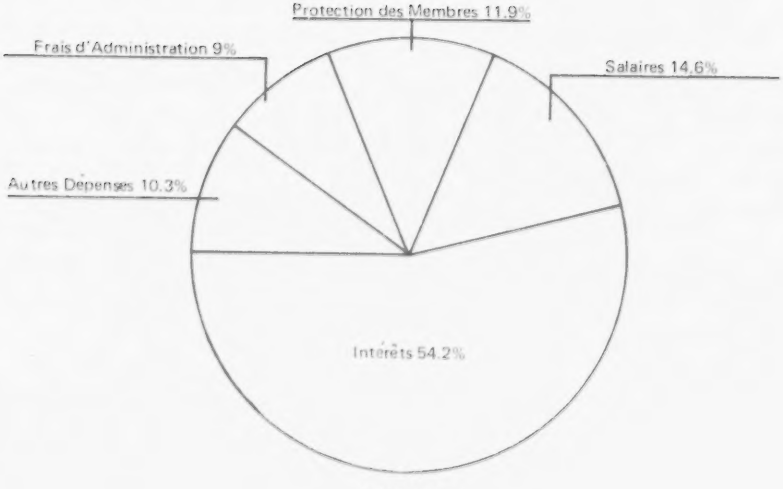
Accroissement de l'actif dans les Caisses Populaires du Manitoba
1963 à 1972



Distribution des Revenus et Dépenses par Classification de Compte
pour les Caisses Populaires du Manitoba, 1972

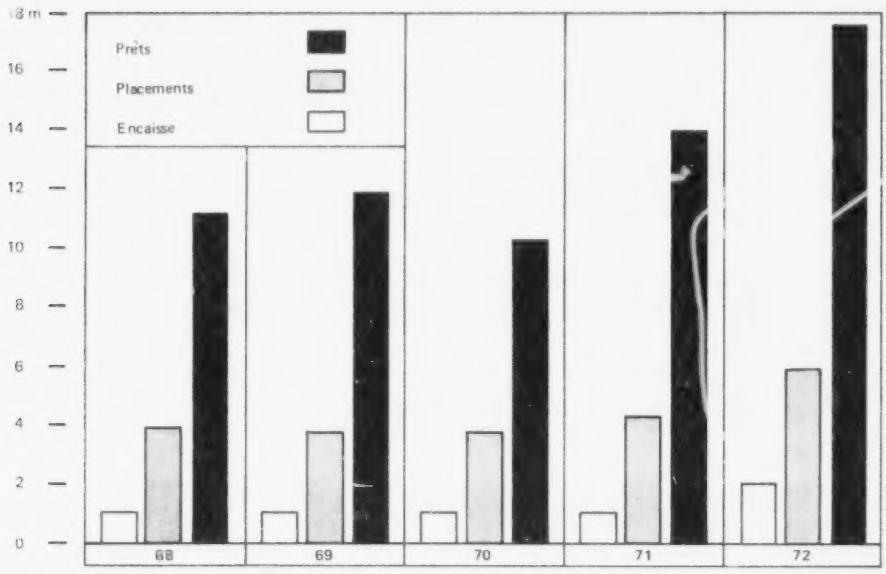


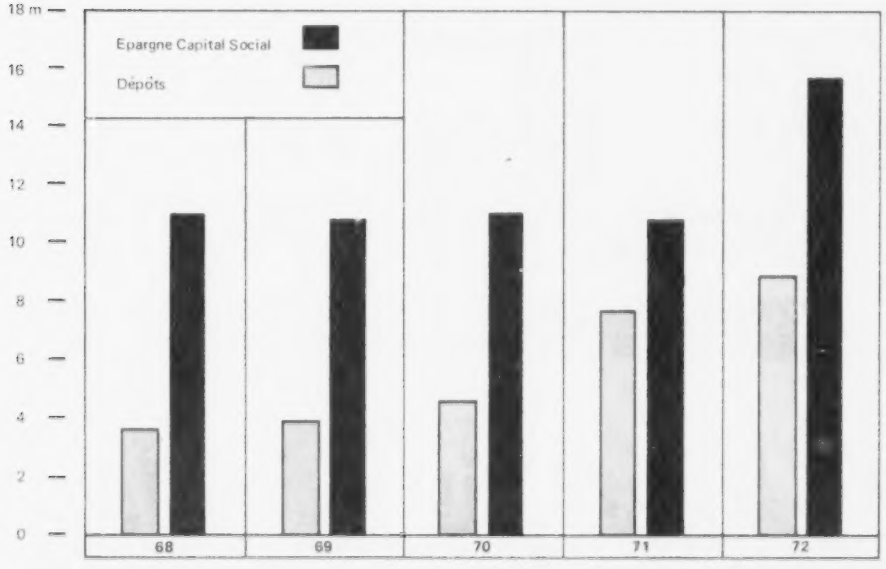
REVENUS



DEPENSES

Distribution de l'actif et Passif





No.	Credit Unions	Loans		All. Dbt. Accounts	Assets	Savings	Deposits	Income	Expenses	Members	Borrowers
		Personal Prets	Mortgage	Provision							
No.	Caisses Populaires	Personnel	Hypotheque	Prets Douteux	Actif	Epargne	Depot	Interet	Depenses	Societaires	Emprunteurs
1.	St. Malo	$ 351,097	$ 362,250	$ 422	$ 1,231,298	$ 790,692	$ 342,041	$ 96,170	$ 95,989	1,009	289
2.	Norwood	643,512	534,009	12,004	1,548,040	1,192,514	239,729	140,534	140,534	1,448	531
3.	Commercial Teleg.	987,154	244,569	22,751	1,470,762	910,567	365,738	128,163	130,006	1,431	632
4.	Pool	447,062	216,811	–	728,975	685,657	4,213	55,944	53,726	622	350
5.	Lorette	478,776	522,357	5,170	1,412,467	674,584	613,260	111,548	89,025	1,111	315
6.	St. Pierre	390,334	716,319	2,966	1,505,918	868,325	561,001	118,930	118,907	1,330	288
7.	St. Alphonsus	415,516	364,303	20,665	1,049,689	614,509	410,245	96,508	96,504	1,166	372
8.	St. Boniface	1,747,553	2,863,782	15,422	5,196,812	3,288,257	1,472,523	424,483	376,367	4,919	1,550
9.	Lowe Farm	595,186	55,827	4,001	1,127,589	735,924	334,671	88,218	88,218	801	242
10.	La Broquerie	477,242	375,253	2,500	1,030,540	395,014	440,241	73,945	69,502	733	138
11.	St. Joseph	125,002	17,617	–	227,647	150,806	67,400	24,093	24,093	200	66
13.	Belg. S. Heart's	140,501	1,805,225	9,289	2,120,030	1,772,402	114,458	149,620	149,760	1,848	287
16.	Altona	2,202,649	1,691,789	36,275	5,724,634	2,794,551	2,632,870	481,038	480,701	3,941	1,694
18.	Ste. Anne Limitee	424,204	172,159	9,854	862,168	477,972	351,415	84,677	84,677	879	201
20.	Burns Wpg. Empls.	562,596	291,449	3,809	1,139,140	1,066,699	–	99,765	99,764	723	384
21.	Flin Flon	344,843	787,249	3,943	3,216,191	3,084,974	9,603	249,427	262,669	2,289	432
22.	Carpathia	1,083,632	7,450,989	23,266	10,157,677	9,375,721	236,196	752,959	752,959	4,555	1,174
24.	Rosenort	893,870	206,001	2,452	2,194,186	2,089,288	–	151,075	151,075	1,290	325
26.	Abbe	125,216	147,515	–	439,480	411,486	–	29,225	31,242	369	90
27.	Starbuck	570,180	180,477	6,064	1,092,262	608,196	388,081	83,868	83,863	792	223
28.	Virden	2,670,841	1,749,402	58,357	6,097,199	3,122,801	2,742,173	471,050	458,774	3,417	1,028
29.	Dauphin Plains	2,800,599	1,676,871	78,945	6,732,634	3,935,463	2,157,175	528,852	528,852	3,825	1,239
30.	Winkler	2,457,449	5,256,570	130,713	14,825,584	11,634,357	2,535,489	987,189	1,113,198	6,079	1,819
31.	Spruce Creek	105,725	491,530	–	763,239	540,036	174,900	72,130	71,889	419	161
32.	Lourdes	337,579	610,761	1,815	2,851,082	1,244,971	1,527,158	204,832	218,364	1,414	237
33.	St. Jean-Baptiste	156,522	748,834	–	1,121,680	734,207	306,303	104,415	104,415	839	114
34.	St. Adolphe	66,188	258,760	–	463,106	442,518	–	34,999	34,999	557	117
36.	Steinbach	5,625,981	8,399,043	12 644	23,624,064	19,039,248	3,331,661	1,473,722	1,473,722	8,266	1,263
37.	Boissevain	467,471	334,004	8,825	1,215,872	444,501	743,333	90,078	89,061	–	–
38.	Haywood	55,342	88,122	–	354,530	211,565	72,896	26,461	26,423	387	57
39.	Solsgirth	60,253	212,503	16,976	443,579	239,961	193,535	47,097	47,097	271	71
41.	Laurier	323,833	76,129	–	546,809	375,635	144,088	44,728	44,728	491	114
43.	Roblin	342,601	780,945	19,346	2,095,843	1,086,729	975,854	139,198	128,976	1,861	492
44.	Wpg. Terminal	3,055,947	1,835,639	5,675	5,668,293	4,227,046	876,160	513,210	513,210	6,324	1,800
45.	St. Francois-Xavier	72,830	33,137	101	116,738	87,772	6,769	11,962	11,460	224	50
46.	Plum Coulee	368,082	691,240	23,754	1,572,067	1,120,328	390,293	113,040	108,806	1,168	376
47.	Cartwright	96,196	17,184	–	179,477	90,469	47,483	11,080	11,087	208	84
49.	Hartney	166,841	45,848	8,150	439,919	239,884	187,566	37,663	37,663	405	114
50.	Grunthal	463,351	154,151	6,437	829,705	443,404	373,706	76,294	76,292	906	242
52.	Elie	383,185	450,158	3,399	1,231,116	758,243	319,001	104,535	104,408	922	269
57.	St. Labre	7,766	–	–	15,376	3,489	10,525	717	717	64	13
58.	Ste. Rose du Lac	281,021	160,049	–	712,181	422,218	253,776	55,378	55,378	977	163
59.	Holy Cross	2,152,009	1,486,201	65,715	4,101,356	2,584,795	1,109,973	364,682	364,682	3,667	1,377
60.	Grandview	1,173,538	330,601	25,932	1,894,682	1,067,551	704,565	144,209	125,496	1,323	586
61.	St. Norbert	442,906	445,208	8,397	1,266,007	626,419	524,880	104,066	104,053	1,006	263
62.	Ste. Agathe	116,565	138,408	–	560,829	379,230	154,103	36,808	35,730	500	78

63.	Assiniboine	$5,838,061	$4,688,392	$100,913	$13,881,626	$12,196,955	$1,016,815	$1,127,976	$1,127,976	9,647	2,787
65.	Civic Empls.	1,105,732	507,219	8,608	2,153,853	1,975,177	–	182,903	165,103	2,146	791
69.	Richer	88,786	96,493	–	214,324	155,316	47,949	19,124	18,829	183	14
71.	Brandon United	444,201	191,297	11,260	698,436	625,881	248	66,682	66,450	624	249
72.	Adanac	958,128	2,571	5,416	1,201,530	1,131,206	–	120,568	120,513	1,469	603
74.	North Winnipeg	153,981	1,790,282	622	2,286,660	1,591,902	638,112	174,024	173,810	1,245	304
76.	Gretna	742,397	792,161	40,095	1,859,164	1,439,395	278,656	162,370	162,224	1,266	374
77.	Treherne	434,684	388,895	4,275	1,605,686	876,540	663,143	111,296	115,136	814	236
80.	South Junction	16,285	27,351	–	62,761	34,279	10,782	5,700	5,844	125	21
83.	Portage	5,476,102	4,172,863	21,334	12,021,730	7,563,868	2,460,958	979,907	957,384	6,659	2,115
91.	St. Georges	26,618	26,618	–	90,047	67,244	18,725	6,289	6,264	308	34
92.	Strathclair	602,468	309,064	27,641	1,582,098	691,988	864,382	107,017	107,017	1,297	379
94.	Crosstown	4,158,743	2,943,981	443,907	9,788,802	7,199,172	1,917,167	939,460	1,168,656	5,510	2,092
95.	Airline	2,862,857	500,940	29,668	4,199,880	3,202,445	735,764	404,917	407,535	3,450	1,440
98.	Sifton	706,757	691,698	26,102	1,585,673	992,319	484,030	141,866	141,957	978	450
101.	St. Eugene	88,777	9,470	157	121,744	104,080	11,090	13,279	13,279	218	60
102.	Ile des Chenes	143,774	160,007	3,273	572,732	396,091	151,100	37,414	36,393	396	94
104.	Poplarfield	12,663	65,106	408	117,918	95,877	4,380	9,527	9,246	345	40
105.	Letellier	235,830	146,627	–	600,822	494,813	83,818	47,502	47,493	338	118
107.	Meadows Credit Union	–	–	–	998	–	–	538	667	–	–
108.	Otterburne	58,030	57,814	–	246,352	137,255	103,101	15,496	15,492	226	47
112.	Swift Canadian Empls.	140,452	49,361	141	315,074	254,864	35,931	27,574	27,574	430	146
113.	Oakbank	239,693	364,162	1,850	948,470	462,570	456,095	72,009	71,722	891	231
118.	Foxwarren	263,919	110,204	11,027	605,583	350,705	249,600	48,240	48,240	589	126
120.	Morden Community	1,810,081	3,139,725	60,048	6,443,391	3,262,184	2,955,786	505,352	501,274	4,268	1,204
122.	Minnedosa	703,376	699,394	22,187	2,003,414	1,197,850	691,340	155,305	148,552	1,900	589
123.	Ethelbert	401,861	192,825	7,188	938,100	605,378	306,542	67,661	66,488	709	239
125.	Federal Empls. of Man.	724,919	446,395	10,742	1,348,325	1,225,279	41,312	126,199	120,972	2,129	750
126.	Wpg. Housewive's	1,643	–	200	9,207	8,080	942	580	977	54	13
127.	Hy-Line	3,671,236	635,263	35,236	5,069,640	3,830,413	872,977	416,786	427,090	4,138	2,226
130.	C.B. of R.T. & G.W.	541,904	171,200	10,357	871,376	789,515	20,517	97,562	93,885	1,350	502
131.	Niverville	973,176	1,227,636	5,175	2,694,573	1,470,049	1,014,358	226,184	220,696	1,498	483
132.	Gimli	274,138	569,092	2,342	1,291,228	966,331	257,588	98,800	79,875	1,015	236
135.	Aircrafters	853,090	324,874	42,590	1,357,924	1,172,670	133,727	133,508	138,596	1,611	635
136.	C.C.I.L.	52,955	2,445	1,216	73,077	67,643	3,348	7,969	7,896	163	53
137.	Iron Workers	11,774	–	179	25,047	22,266	–	2,268	2,268	50	16
139.	Buffalo	1,429,674	475,729	17,598	2,182,308	1,462,292	503,631	214,942	214,942	2,810	1,112
141.	Canada Packers	871,454	648,093	1,168	1,720,647	1,616,942	554	156,289	156,289	1,301	508
142.	Wpg. Police	1,535,911	–	3,148	1,703,591	1,615,017	17,365	130,421	132,163	1,144	489
143.	Austin	822,971	447,703	33,260	2,153,081	1,171,690	904,019	158,231	162,826	1,887	575
144.	Decibel	1,433,522	456,356	9,980	2,663,758	2,182,931	421,249	215,368	215,368	2,283	959
145.	Railwaymen's	202,640	127,638	8,537	334,245	304,701	–	34,343	31,958	372	214
147.	Dnipro	4,721	77,322	–	151,300	141,624	–	9,800	10,867	157	23
149.	Vera	66,027	846,519	14,476	1,126,707	662,926	437,803	86,072	86,072	861	128
150.	Man. Bridge & Engrg. Wks.	152,979	16,011	10,204	195,565	166,495	1,500	13,949	16,174	286	143
151.	Steel Workers	81,110	99,043	12,145	232,320	222,424	–	19,482	19,482	308	118
152.	Sanford	197,276	251,568	5,500	815,859	396,535	306,311	62,203	62,003	794	145
154.	Wpg. Brewery Workers	176,060	49,519	3,108	292,700	269,852	–	30,914	30,914	397	121
156.	Man. Teacher's	1,972,971	926,598	43,560	3,751,147	1,480,336	2,169,656	320,893	320,893	2,624	806
157.	Sprague	286,483	212,865	8,781	771,644	288,589	458,359	53,433	53,433	705	146
158.	Foundry	161,132	167,171	5,295	361,933	282,750	40,960	33,518	33,518	406	151
159.	Transcona	1,669,490	732,092	36,655	2,954,193	1,972,426	618,127	285,449	276,905	3,474	993

No.	Credit Unions	Loans		All Dbt. Accounts	Assets	Savings	Deposits	Income	Expenses	Members	Borrowers
		Personal Prets	Mortgage	Provision							
No.	Caisses Populaires	Personnel	Hypotheque	Prets Douteux	Actif	Epargne	Depots	Interet	Depenses	Societaires	Emprunteurs
161.	La Riviere	$ 157,831	$ 50,692	$ 4,084	$ 324,518	$ 185,970	$ 106,556	$ 28,830	$ 28,830	374	105
163.	Safeway Empls.	825,547	222,092	9,579	1,165,710	933,570	132,375	107,739	106,511	1,432	659
164.	St. Michael's	4,326	59,696	349	83,421	76,299	–	5,257	5,257	150	9
165.	Ft. Rouge Railway	125,588	–	1,470	170,163	159,053	–	16,272	16,194	339	128
166.	United Grain Growers	128,563	–	525	143,190	112,725	151	12,501	12,269	173	83
167.	Public Press	44,428	2,852	643	77,554	70,162	–	7,482	6,938	98	36
168.	Sandy Lake	291,371	140,192	7,915	1,003,877	639,557	312,678	54,798	54,089	814	148
169.	Brandon Terminal	663,756	–	21,666	886,571	813,533	15,380	85,812	70,605	1,001	330
170.	Louise	1,607,767	1,296,343	213,289	4,090,856	2,581,341	1,673,169	324,125	508,942	2,792	861
171.	Arborg	555,211	740,745	12,058	3,628,814	1,888,371	1,038,998	276,569	271,314	2,182	582
173.	Erickson	248,919	259,076	4,043	690,884	540,652	125,309	54,501	50,697	736	195
175.	Westeel-Rosco	91,199	66,417	293	196,520	154,812	–	16,923	16,848	225	80
182.	Ogilvie's	43,871	–	4,867	47,048	33,368	–	4,886	4,886	85	30
185.	Netherland's	92,793	87,360	904	245,770	227,248	–	19,908	19,360	376	110
190.	Polish Combatants	73,132	521,351	11,791	679,570	651,950	–	49,724	49,724	503	106
192.	La Salle	69,299	187,995	–	322,696	234,192	79,900	29,598	29,598	352	69
195.	Steppe	64,531	6,479	107	134,060	118,860	–	10,894	10,887	145	33
196.	Swan Valley	3,650,312	2,167,988	23,507	7,123,302	1,882,486	4,225,404	477,252	502,856	3,486	1,423
200.	Rossburn	437,819	444,557	6,990	1,605,878	596,629	961,531	112,264	112,264	1,385	101
203.	Wpg. South Community	167,562	45,039	–	301,065	175,010	122,132	28,267	28,277	631	145
204.	Oakburn	126,779	112,187	3,062	525,174	372,102	131,340	31,995	35,014	426	84
205.	Turtle Mountain	106,020	26,261	5,444	457,297	270,729	118,962	15,309	21,438	321	72
207.	Stovel-Advocate Empls.	65,328	–	4,224	69,401	61,610	–	7,680	6,068	123	58
208.	Souris	250,807	78,707	1,815	447,131	298,380	150,043	32,862	33,570	487	147
209.	Kane Equip. Empls.	14,962	–	–	28,749	25,223	–	3,019	3,019	48	21
210.	Frances	9,722	–	74	13,189	11,885	–	1,333	1,332	54	28
211.	Pine Falls	203,216	53,032	10,541	281,008	203,980	1,692	28,228	27,999	367	164
213.	Stonewall	1,261,282	415,307	17,806	2,093,383	514,993	1,281,464	181,382	181,382	1,842	528
214.	St. Claude	140,778	629,044	3,650	1,912,754	1,370,260	453,634	117,906	117,886	835	134
215.	B.M.H. Empls.	305,140	–	1,395	339,485	289,018	26,671	33,266	31,814	512	188
218.	C.B.C. Empls.	582,617	39,800	6,088	711,147	494,947	183,000	69,021	69,021	699	291
219.	Beautiful Plains	573,286	519,265	–	1,385,680	1,021,580	350,060	104,068	105,771	851	28
220.	St. Augustine Brandon	25,694	–	60	42,681	38,055	–	4,085	4,019	109	16
222.	Strotco Empls.	15,456	–	306	19,165	17,880	–	2,004	1,920	45	15
225.	Moore Bus. Forms Empls.	90,263	–	164	124,840	120,336	–	11,029	11,013	153	72
226.	Weston Bakeries	46,477	–	2,200	92,782	89,872	800	9,120	9,120	179	53
230.	B.G.H. Empls.	82,007	–	3,006	87,902	75,174	–	8,797	10,075	205	82
234.	Eagles	77,645	26,885	323	143,812	135,385	–	13,583	13,615	198	86
235.	Select	235,331	–	636	353,537	319,555	–	32,400	32,359	328	140
237.	Imperial Refinery	107,276	–	769	160,471	147,118	–	15,438	16,462	284	93
242.	Riverton	265,598	35,711	1,188	464,888	252,375	207,981	32,814	34,842	573	163
244.	Glenella	182,740	67,130	956	484,856	267,531	175,820	45,530	45,530	419	276
246.	Parkland	28,208	53,630	26	94,807	49,310	31,333	8,382	8,382	112	28
247.	Man. Sugar Empls.	39,960	–	1,266	85,085	81,664	–	6,826	6,809	91	30
249.	Pine River	99,765	236,680	2,370	602,427	551,642	–	45,564	45,533	697	150
250.	Building Products	48,645	–	6,216	89,506	87,990	–	8,849	8,849	133	63
251.	Campus	76,846	135,408	1,491	312,004	199,117	102,525	20,522	21,614	434	73

253.	Shell St. Boniface	$ 48,050	$ –	$ 452	$ 70,405	$ 65,423	$ –	$ 6,737	$ 6,737	178	56
260.	Plumas	190,823	56,595	1,485	429,600	267,732	148,284	28,130	28,130	485	75
264.	Inglis & District	305,106	186,489	1,102	747,015	530,980	169,404	49,998	49,242	655	166
266.	Progress	181,810	781,527	1,838	1,117,653	742,831	183,452	76,585	75,043	554	115
267.	Ste. Genevieve	55,074	–	–	69,827	57,030	10,300	6,615	6,582	–	–
268.	Hamiota Community	694,218	294,648	21,076	1,389,931	896,014	448,911	113,806	113,806	1,031	292
269.	Glenboro Community	189,631	325,451	6,326	639,600	471,536	165,529	43,107	43,197	507	175
271.	Flour Workers	17,436	–	–	25,390	24,791	–	2,386	2,412	61	15
272.	Precieux-Sang	75,263	70,821	2,358	206,371	144,927	51,041	20,321	20,323	423	61
274.	I.H. Empls.	59,404	–	883	72,502	63,378	3,800	6,886	6,886	169	61
275.	Astra	1,847,526	3,476,804	128,326	6,403,747	2,794,724	2,490,154	531,311	54,330	6,962	2,281
277.	Rolling Mill Empls.	443,890	–	2,591	587,733	405,520	166,054	52,386	54,524	616	226
279.	Cornish	74,485	–	1,417	99,343	97,930	–	8,411	8,379	227	104
280.	Southport	347,502	–	5,525	389,470	285,156	47,301	43,399	41,505	509	216
281.	Christie Brown Empls.	88,890	–	2,717	120,940	116,514	–	11,533	11,563	145	60
286.	A.F. & D.C.	35,669	–	1,541	63,522	60,534	–	6,040	6,040	103	29
287.	Holy Spirit Parish	719,349	1,826,029	18,061	3,053,046	2,511,239	432,545	229,154	208,619	2,038	434
289.	Brandon Civil Servants	205,238	–	2,572	227,761	134,183	50,223	23,851	26,423	244	92
293.	Amaranth	312,198	34,787	–	392,600	225,092	76,029	38,003	38,003	327	93
294.	Vita & District	250,177	27,679	8,388	646,544	459,383	181,235	44,663	44,648	837	229
296.	Cypress River	352,808	594,718	2,490	1,311,199	908,089	364,727	92,484	91,340	651	204
298.	Rivers	298,769	129,244	6,645	488,371	238,076	234,504	43,647	43,503	530	218
301.	Churchill	34,176	–	–	39,392	25,076	–	2,687	1,003	49	19
302.	Rorketon & District	417,908	118,933	7,557	828,844	572,275	220,001	54,290	52,247	669	90
303.	Dufferin	792,348	609,861	–	1,760,644	1,027,562	675,480	137,900	137,900	1,547	521
304.	Aubigny	64,566	58,796	–	312,885	231,584	75,940	20,988	20,988	258	51
306.	Thompson	254,067	–	2,181	280,161	97,231	88,374	13,300	25,559	504	208
308.	St. Hedwig	64,544	–	1,945	73,812	65,360	–	7,373	7,251	114	35
310.	Birch River	281,053	46,572	3,039	437,416	225,321	88,138	43,888	43,833	398	146
311.	Notre Dame de L'Assomp.	26,919	–	–	38,753	32,468	3,623	3,546	3,522	115	22
314.	Parc Windsor	98,143	54,602	3,509	245,392	111,125	131,708	20,975	21,021	345	76
315.	Western Man. Teachers'	531,489	745	1,478	603,182	266,306	221,356	61,419	61,104	534	203
316.	Brandon Br. Can. Legion	30,489	32,069	938	116,953	113,375	–	8,990	8,900	210	45
318.	Killarney	883,273	1,232,306	23,555	2,795,342	1,206,297	1,265,018	242,143	242,143	1,862	521
320.	The Pas & District	1,523,301	300,647	27,622	2,076,874	1,084,949	524,500	168,276	168,276	2,145	1,472
322.	Co-operators	3,941,197	1,878,833	138,333	7,342,707	3,321,076	3,533,741	614,101	649,089	8,613	3,876
325.	Caritas	23,487	2,542	–	94,204	79,455	10,171	7,634	7,634	72	20
326.	Continental Can Empls.	55,185	1,452	1,702	73,847	55,112	–	8,206	8,204	120	53
327.	Sherwilco	49,797	–	1,195	62,385	59,685	–	6,072	6,082	122	61
329.	Hebrew	33,796	3,845	2,259	51,555	44,060	80	4,983	4,983	138	47
331.	Italia	182,097	317,749	8,405	548,949	265,939	143,364	36,860	36,860	448	135
332.	Polish Sokol	24,109	69,117	2,313	115,173	55,744	58,000	7,297	7,297	202	28
333.	Brandon Consumers	1,456,744	643,193	19,185	2,481,896	1,092,612	867,139	174,664	170,664	2,175	653
334.	Moosehorn	428,462	59,442	3,836	587,000	320,046	139,680	44,654	43,739	732	375
336.	St. John	67,716	9,320	1,849	88,963	68,610	120	9,580	9,589	163	25
337.	Dominion City	56,458	30,638	746	113,774	74,172	19,341	7,440	7,440	163	47
340.	Hansa	261,211	249,785	18,011	529,620	171,868	353,000	56,271	54,522	460	126
342.	Morris Community	173,354	44,220	4,289	266,269	210,950	52,290	25,280	25,184	377	114
344.	Pinawa	151,952	28,208	72	234,893	126,352	65,571	17,399	17,005	325	113
347.	Jefferson-St.Joseph	25,811	–	–	38,182	35,637	–	3,771	3,103	107	22
351.	Landmark	62,898	–	–	101,376	100,406	–	4,688	4,682	197	42
352.	Eriksdale	48,668	14,500	60	502,381	240,694	257,214	8,496	7,829	376	31
353.	Unida	378	–	–	1,056	732	–	46	46	60	6
354.	Louis Riel										